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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of: **Wendell W. ANTHONY**

Serial No.:	**09/077,456**	Art Unit:	**3623**
Filed:	**May 29, 1998**	Examiner:	**Susanna M. MEINECKE DIAZ**

For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING**

SUPPLEMENTAL SUMMARY OF INVENTION TO APPEAL BRIEF

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop **Appeal Brief - Patents**
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

The following is intended to be fully responsive to the Notice of Non-Compliant Appeal Brief mailed June 28, 2007. All amendments to this Appeal Brief are in accordance with the Office's recommendations. The undersigned thanks the Office for allowing this opportunity to bring the Appeal Brief into compliance with 37 C.F.R. §41.37.

With regard to the concise explanation of the subject matter under 37 C.F.R. §§ 41.37(c)(1)(v), the undersigned representative submits herewith a supplemental Summary Of The Claimed Subject Matter. The undersigned has mapped the claimed invention to the independent claims on appeal as required. Accordingly, the undersigned respectfully requests this supplement to the Appeal Brief be considered in review of this Appeal.

Should there be any further issues regarding the Appeal Brief and/or the prosecution of this application in general, please do not hesitate to contact the representative of record.

Respectfully submitted,

Date: 7/19/07

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(5) Summary Of The Claimed Subject Matter

The references cited in this summary are intended as exemplary citations only and are not intended to represent every occurrence of support in the specification for the claimed elements of the present application.

Independent claim 1 provides a method for providing remote access to financial services comprising the steps of: providing at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); selectively electronically linking a server to the business host (p. 13, ll. 1-10 and Fig. 1); selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server (p. 4, ll. 10-12 and Fig. 1); and based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (p. 4, ll. 25-28).

Independent claim 4 provides a method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of: installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (p. 4, ll. 19-20 and p. 4, ll. 25-28); configuring the user software to reflect each user's preferences (p. 14, ll. 28-30 and p. 15, ll. 20-23); providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal (p. 15, ll. 4-13); providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host (p. 4, ll. 10-18); linking the standard international host to the service provider (Fig. 1); providing secure communication between the user, the standard international host and the service provider (p. 6, ll. 18-23); providing enhanced error detection and correction for communications between the user, the standard international host and the service provider (p. 6, l. 27- p. 7, l. 7); and providing data compression for communications between the user, the standard international host and the service provider (p. 6, ll. 24-27).

Independent claim 6 provides a method for performing financial transactions from a location remote from a business host comprising the steps of: providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (p. 4, ll. 25-28); installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface (p. 4, ll. 25-28 and p. 15, ll. 4-13); configuring the user interfaces to display data in a language selected by a user (p. 7, ll. 8-15); establishing an electronic link between the remote terminal and a server (Fig. 1); and establishing an electronic link between the server and a business host (p. 13, ll. 1-10 and Fig. 1).

Independent claim 30 provides a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM , in which the ATM is electronically linked to the server (p. 4, ll. 10-12 and Fig. 1); and at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (p. 15, ll. 4-13 and Fig. 1).

Independent claim 33 provides a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user (p. 7, ll. 8-15); at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language (p. 7, ll. 8-15); in which the first and second user interfaces are substantially identical (p. 15, ll. 4-13).